

Consider the **Long-Term** Value of **Saving Today...**

So the message is that you don't have to give up everything. However, cutting back a little today can pay dividends down the road.

Here are some typical indulgences. By slightly reining in your spending on these items and investing what you save, you may realize a moderate return—something to think about the next time you go out to eat.



Expense	Give up how often	Monthly savings*	Value if invested for 25 years**
Dinner out	Once a week	\$100	\$95,737
Lunch out	Twice a week	\$50	\$47,868
Coffee and bagel	Twice a week	\$50	\$19,147
Vending machine soda	Once a day	\$12	\$11,488
Movie ticket	Once a month	\$10	\$9,574
Video rental	Once a month	\$6	\$5,754

Source: Great-West Retirement Services™, 2005

* Monthly costs are based on general averages.

** This hypothetical illustration assumes an 8% rate of return, compounded monthly. This illustration is not intended to reflect the actual performance of any particular investment or investment strategy. Actual investments will move up and down over time. Savings totals do not reflect any fees/expenses associated with your Plan. Actual monthly savings amounts may vary depending on individual circumstances.

Don't Delay... Start Budgeting Today!

For individual appointment or other group meetings, call your Great-West Retirement Services representative,
Karen Guillen,
at (888) 888-8888 ext. 888.



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